

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

STEPHANIE A. GARRETT

Debtor(s)

Case No. 22-22462GLT

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/14/2022.
- 2) The plan was confirmed on 03/21/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 06/13/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,850.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,210.10
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,210.10**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$854.57
Court Costs	\$0.00
Trustee Expenses & Compensation	\$304.33
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,158.90**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BERNSTEIN BURKLEY PC	Unsecured	NA	NA	NA	0.00	0.00
CAVALRY SPV I LLC*	Secured	4,624.31	5,349.28	5,349.28	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	275.02	275.02	0.00	0.00
EDFINANCIAL O/B/O US DEPARTMEN	Unsecured	14,232.00	14,232.58	14,232.58	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	5,708.66	5,708.66	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	98,128.18	0.00	0.00	4,591.91	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	0.00	28,000.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,030.00	2,030.99	2,030.99	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	608.00	0.00	0.00	0.00	0.00
NAVIENT	Unsecured	NA	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMERI	Unsecured	500.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	1.75	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	25.69	35.69	35.69	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	1.75	1.75	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	832.19	832.19	0.00	0.00
PRA AG FUNDING LLC	Secured	5,622.00	NA	5,622.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,044.00	1,044.46	1,044.46	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	909.00	909.37	909.37	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	459.29	459.29	0.00
SALLIE MAE BANK	Unsecured	12,227.00	12,226.35	0.00	0.00	0.00
SYNCHRONY BANK	Secured	3,549.00	NA	3,549.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	2,938.00	2,938.27	2,938.27	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$4,591.91	\$0.00
Mortgage Arrearage	\$28,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,520.28	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$42,520.28</b>	<b>\$4,591.91</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$494.98	\$459.29	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$494.98</b>	<b>\$459.29</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,264.63</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,158.90</u>
Disbursements to Creditors	<u>\$5,051.20</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$6,210.10</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/08/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.